management and excessive operational expenditure in relation to the volume of business.

Private Banks in the country

954. SHRI BHAGABAN MAJHI: Will the Minister of FINANCE be pleased to state:

(a) the number of private banks in the country and the location of their branches and Head Offices;

(b) whether a large number of private banks are coming up;

(c) if so, the applications pending for clearance with Government; and

(d) the details of the impact of the private banks on the nationalised banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY (a) The names and location of the Head Offices of the private sector banks functioning in the country are given in the Statement (See below) As regards the names and locations of the branches, since their number runs into thousands, the time and effort involved in compiling and furnishing the information asked for in the question may not be commensurate with the purpose likely to be achieved by the Hon'ble Member.

(b) and (c) Reserve Bank of India (RBI) has intimated that licences have been issued to three new banks in the private sector so far during 1994. Resides, 'in principle' approval has been given to seven applicants for setting up new banks in the private sector. RBI has further intimated that as on 7th July, 1994 22 applications for setting up new banks in the private sector were pending.

(d) RBI has intimated that as the three new banks to whom licences have been issued this year have commerced operations very recently, their impact on the nationalised banks cannot be determined at this stage.

Statement

The names of private sector banks with their head offices functioning in the country

Name of the Bank	Head Office
1 2	3
1. Bank of Madura Ltd.	758, Annasalai, Madras, Tamil Nadu.
2. Bank of Rajasthan Ltd.	C-3, Sardar Patel Marg, C-Scheme, Jaipur Rajasthan.
3. Bareilly Corporation Bank Ltd.	1290, Civil Lines, Bareilly, U.P.
4. Benaras State Bank Ltd.	D/52/1, Luxa Road, Varanasi-221001.
5. Bharat Overseas Bank Ltd.	Habeeb Towers, 756, Anna Salai, Tamil Nadu.
6. Catholic Syrian Bank Ltd.	St. Mary's College Road, Trichur, Kerala.
7. City Union Bank Ltd.	149, T.S.R. (Big.) Street Kumbakonam, Tamil Nadu.
8. Dhanalakshmi Bank Ltd.	The Round, Trichur, Kerala.
9. Federal Bank Ltd.	Alwaye, Kerala.
10. Jammu & Kashmir Bank Ltd.	Karan Nagar, 2nd Doodh Ganga Road Srinagar.
11. Karnataka Bank Ltd.	Kodial Road, Mangalore, Karnataka.

1	2	3
12.	Karur Vyasa Bank Ltd.	Erode Road, Karur.
13.	LakshmiVilas Bank Ltd.	7/3A, Ramakrishna puram, Kanur.
14.	Lord Krishna Bank Ltd.	Indian Express Bldg. Kloor, Cochi, Kerala.
15.	Nainital Bank Ltd.	Nainital, G.B. Pant Road, U.P.
16.	Nedungadi Bank Ltd.	Calicut, Kerala.
17.	Punjab Co-op. Bank Ltd.	212, Gupta Complex, 2nd Floor 1, Old Rohtak Road, Delhi.
18.	Ratnakar Bank Ltd.	179/B, Shahu Market Yard, Kolhapur Maharashtra.
19.	Sangli Bank Ltd.	Rajwade Chowk, Sangli, Maharashtra.
20.	South Indian Bank Ltd.	Mission Quarters, T.B. Road, Trichur, Kerala.
21.	Tamilnad Merchantile Bank Ltd.	323C, South 1 Cotton Road, Tuticorin, Tamil Nadu.
22.	United Western Bank Ltd.	Satara. Maharashtra.
24.	Vijaya Bank Ltd.	No. 72, St. Marks Rd., Bangalore, Karnataka.
25.	Ganesh Bank of Kurundwad	Kurundwad, Maharashtra.
	Newly Opened Private Banks.	
1.	UTI Bank Ltd.	Maker Tower, 'E' Colaba, Bombay-5.
2.	Indusind Bank Ltd.	Opera House, Bombay-4.
3.	SBI Commercial and Internatuional Bank Ltd.	Maker Chambers IV, Nariman Point, Bombay-21.
	Non-Scheduled Banks	
1.	Bari Doab Bank Ltd.	Gowshala Bazar, Hoshiarpur, Punjab.
2.	Kashi Nath Seth Bank Private Ltd.	Bahadurganj, Shahjahanpur, U.P.
3.	ICICI Banking Corporation Ltd.. (Newly Opened).	163, Backbay Reclamation, Bombay.

Loan to unemployed in Bihar

955. SHRI JANARDAN YADAV: Will the Minister of FINANCE be pleased to state:

(a) whether the Union Government had announced a direct loan scheme for unemployed youth in Bihar;

(b) whether the State Goverrment had to provide loan to unemployed youth under the scheme through the collectors without any banks intervention;

(c) whether the Centre had to provide Rs. 15 crores to the State Government for implementation of the scheme; and

(d) if so, what are the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) No, Sir.